

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In Re:	§	
	§	
BREITENBACH, JOHN J	§	Case No. 17-23519
BREITENBACH, REGINA A.	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 13 of the United States Bankruptcy Code was filed on 08/07/2017 . The case was converted to one under Chapter 7 on 11/16/2017 . The undersigned trustee was appointed on 11/21/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$ 34,632.33

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	552.07
Bank service fees	253.04
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of ¹	\$ 33,827.22
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/23/2018 and the deadline for filing governmental claims was 03/23/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 4,086.20 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 4,086.20 , for a total compensation of \$ 4,086.20 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 13.05 , for total expenses of \$ 13.05 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/22/2018 By: /s/GINA B. KROL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit A

Case No: 17-23519 JSB Judge: JANET S. BAER
Case Name: BREITENBACH, JOHN J
BREITENBACH, REGENA A.
For Period Ending: 08/22/18

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 11/16/17 (c)
341(a) Meeting Date: 12/19/17
Claims Bar Date: 03/23/18

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single-family home, Via Zillow on July 21, 2017,	258,446.00	0.00		0.00	FA
2. Land, Vacant Land in Wisconsin - 20 Acres of Plot	34,000.00	0.00		29,902.44	FA
3. 2016 Ford Fusion (Value via CarMax on June 15, 201	12,500.00	0.00		0.00	FA
4. Household Goods and Furnishings located at 809 Cyp	1,500.00	0.00		0.00	FA
5. Cellular Phone and Electronic Items	320.00	0.00		0.00	FA
6. Personal Clothing of Debtors	650.00	0.00		0.00	FA
7. Rings and Jewelry Items	480.00	0.00		0.00	FA
8. Cash on Hand	100.00	0.00		0.00	FA
9. Bank of America	624.00	0.00		0.00	FA
10. Bank of America	2,079.00	0.00		0.00	FA
11. Citibank	3,923.00	0.00		0.00	FA
12. Bank of America	1,124.00	0.00		0.00	FA
13. Bank of America IRA	57,159.00	0.00		0.00	FA
14. Citibank IRA NON-exempt inherited IRA	4,278.00	0.00		4,729.89	FA

TOTALS (Excluding Unknown Values) \$377,183.00 \$0.00 \$34,632.33 \$0.00
Gross Value of Remaining Assets
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 05/31/18

Current Projected Date of Final Report (TFR): 09/30/18

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit A

Case No: 17-23519 JSB Judge: JANET S. BAER
Case Name: BREITENBACH, JOHN J
BREITENBACH, REGENA A.

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 11/16/17 (c)
341(a) Meeting Date: 12/19/17
Claims Bar Date: 03/23/18

/s/ GINA B. KROL

Date: 08/22/18

GINA B. KROL

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-23519 -JSB
Case Name: BREITENBACH, JOHN J
BREITENBACH, REGINA A.
Taxpayer ID No: *****8241
For Period Ending: 08/22/18

Trustee Name: GINA B. KROL
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8093 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/28/17	2	Glenn Stearns PO Box 586 Lisle, IL 60532	BALANCE FORWARD Sale Proceeds	1110-000	29,902.44		0.00 29,902.44
01/08/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	29,892.44
01/15/18	14	Citigroup 390-388 Greenwich St. New York, NY 1013 CITIGROUP	Bank Account		4,189.40		34,081.84
			Memo Amount: 4,729.89	1129-000			
			Bank Account				
			Memo Amount: (465.49)	2810-000			
			Taxes Withheld				
			Memo Amount: (75.00)	2990-000			
			Bank Fee				
02/07/18	030001	International Sureties Suite 420 701 Poydras St. New Orleans, LA 70139	BOND BOND	2300-000		11.58	34,070.26
02/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		47.65	34,022.61
03/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		45.70	33,976.91
04/06/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		50.51	33,926.40
05/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		48.81	33,877.59
06/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		50.37	33,827.22

Page Subtotals 34,091.84 264.62

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-23519 -JSB
Case Name: BREITENBACH, JOHN J
BREITENBACH, REGENA A.
Taxpayer ID No: *****8241
For Period Ending: 08/22/18

Trustee Name: GINA B. KROL
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8093 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Memo Allocation Receipts:	4,729.89	COLUMN TOTALS	34,091.84	264.62	33,827.22
		Memo Allocation Disbursements:	540.49	Less: Bank Transfers/CD's	0.00	0.00	
				Subtotal	34,091.84	264.62	
		Memo Allocation Net:	4,189.40	Less: Payments to Debtors		0.00	
				Net	34,091.84	264.62	
						NET	ACCOUNT
		Total Allocation Receipts:	4,729.89	TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
		Total Allocation Disbursements:	540.49	Checking Account (Non-Interest Earn - *****8093	34,091.84	264.62	33,827.22
		Total Memo Allocation Net:	4,189.40		34,091.84	264.62	33,827.22
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals	0.00	0.00
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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: July 11, 2018

Case Number: 17-23519		Priority Sequence				
Debtor Name: BREITENBACH, JOHN J				Joint Debtor: BREITENBACH, REGENA A.		
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
001 3110-00	Cohen & Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Administrative		\$0.00	\$2,677.50	\$2,677.50
001 3120-00	Cohen & Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Administrative		\$0.00	\$22.16	\$22.16
001 2100-00	Gina B. Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Administrative		\$4,086.20	\$4,086.20	\$4,086.20
001 2200-00	Gina B. Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Administrative		\$0.00	\$13.05	\$13.05
000001 050 4120-00	FORD MOTOR CREDIT COMPANY LLC PO Box 62180 Colorado Springs, CO 80962	Secured	Trustee filed 3012 Motion seeking to have claim disallowed as to the Estate	\$0.00	\$16,524.69	\$16,524.69
000006 050 4120-00	CitiMortgage, Inc. P.O. Box 6030 Sioux Falls, SD 57117-6030	Secured	Trustee filed 3012 Motion seeking to have claim disallowed as to the Estate	\$0.00	\$77,844.05	\$77,844.05
000002 070 7100-00	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Unsecured		\$0.00	\$218.06	\$218.06
000003 070 7100-00	Portfolio Recovery Associates, LLC Successor to CAPITAL ONE BANK (USA), N.A. CAPITAL ONE BANK, N.A. POB 41067 Norfolk, VA 23541	Unsecured		\$0.00	\$9,751.34	\$9,751.34
000004 070 7100-00	Portfolio Recovery Associates, LLC Successor to BARCLAYS BANK DELAWARE (JUNIPER) POB 41067 Norfolk, VA 23541	Unsecured		\$0.00	\$3,393.06	\$3,393.06
000005 070 7100-00	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609	Unsecured		\$0.00	\$4,817.23	\$4,817.23

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: July 11, 2018

Case Number: 17-23519		Priority Sequence				
Debtor Name: BREITENBACH, JOHN J				Joint Debtor: BREITENBACH, REGENA A.		
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000007 070 7100-00	TD Bank USA, N.A. C O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$0.00	\$7,218.80	\$7,218.80
999 8200-00	JOHN J BREITENBACH REGENA A. BREITENBACH 809 CYPRESS COURT ROSELLE, IL 60172	Unsecured		\$0.00	\$0.00	\$1,270.35
BOND 999 2300-00	International Sureties Suite 420 701 Poydras St. New Orleans, LA 70139	Administrative		\$0.00	\$11.58	\$11.58
			2221918093	02/07/18 30001	11.58	
Case Totals:				\$4,086.20	\$126,577.72	\$127,848.07

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-23519

Case Name: BREITENBACH, JOHN J

BREITENBACH, REGINA A.

Trustee Name: GINA B. KROL

Balance on hand \$ 33,827.22

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: GINA B. KROL	\$ 4,086.20	\$ 0.00	\$ 4,086.20
Trustee Expenses: GINA B. KROL	\$ 13.05	\$ 0.00	\$ 13.05
Attorney for Trustee Fees: Cohen & Krol	\$ 2,677.50	\$ 0.00	\$ 2,677.50
Other: International Sureties	\$ 11.58	\$ 11.58	\$ 0.00
Other: Cohen & Krol	\$ 22.16	\$ 0.00	\$ 22.16

Total to be paid for chapter 7 administrative expenses \$ 6,798.91

Remaining Balance \$ 27,028.31

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 25,398.49 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	\$ 218.06	\$ 0.00	\$ 218.06
000003	Portfolio Recovery Associates, LLC Successor to CAPITAL ONE BANK (USA), N.A CAPITAL ONE BANK, N.A. POB 41067 Norfolk, VA 23541	\$ 9,751.34	\$ 0.00	\$ 9,751.34
000004	Portfolio Recovery Associates, LLC Successor to BARCLAYS BANK DELAWARE (JUNIPER) POB 41067 Norfolk, VA 23541	\$ 3,393.06	\$ 0.00	\$ 3,393.06
000005	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609	\$ 4,817.23	\$ 0.00	\$ 4,817.23

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000007	TD Bank USA, N.A. C O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	\$ 7,218.80	\$ 0.00	\$ 7,218.80

Total to be paid to timely general unsecured creditors \$ 25,398.49

Remaining Balance \$ 1,629.82

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 1.2 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 359.47 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is
\$ 1,270.35 .